

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
	)	
Kari R. Marker,	)	Case No. 22-22141 GLT
Debtor(s)	)	Chapter 13
	)	
	)	
	)	
Kari R. Marker,	)	
Movant(s)	)	
	)	
vs.	)	
	)	
	)	
	)	
No Respondent(s)	)	

**AMENDMENT COVER SHEET**

Amendment(s) to the following petition, list(s), schedule(s), or statement(s) are transmitted herewith:

\_\_\_\_\_ Voluntary Petition - *Specify reason for amendment:*

Official Form 6 Schedules (Itemization of Changes Must Be Specified)

\_\_\_\_\_ Summary of Schedules  
\_\_\_\_\_ Schedule A - Real Property  
\_\_\_\_\_ Schedule B - Personal Property  
\_\_\_\_\_ Schedule C - Property Claimed as Exempt  
\_\_\_\_\_ Schedule D - Creditors holding Secured Claims

Check one:

\_\_\_\_\_ Creditor(s) added  
\_\_\_\_\_ NO creditor(s) added  
\_\_\_\_\_ Creditor(s) deleted

\_\_\_\_\_ Schedule E - Creditors Holding Unsecured Priority Claims

Check one:

\_\_\_\_\_ Creditor(s) added  
\_\_\_\_\_ NO creditor(s) added  
\_\_\_\_\_ Creditor(s) deleted

\_\_\_\_\_ ☒ Schedule F - Creditors Holding Unsecured Nonpriority Claims

Check one:

☒ Creditor(s) added  
\_\_\_\_\_ NO creditor(s) added  
\_\_\_\_\_ Creditor(s) deleted

\_\_\_\_\_ Schedule G - Executory Contracts and Unexpired Leases

Check one:

\_\_\_\_\_ Creditor(s) added  
\_\_\_\_\_ NO creditor(s) added  
\_\_\_\_\_ Creditor(s) deleted

\_\_\_\_ Schedule H - Codebtors  
\_\_\_\_ Schedule I - Current Income of Individual Debtor(s)  
\_\_\_\_ Schedule J - Current Expenditures of Individual Debtor(s)  
\_\_\_\_ Statement of Financial Affairs  
\_\_\_\_ Chapter 7 Individual Debtor's Statement of Intention  
\_\_\_\_ Chapter 11 List of Equity Security Holders  
\_\_\_\_ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims  
\_\_\_\_ Disclosure of Compensation of Attorney for Debtor  
\_\_\_\_ Other \_\_\_\_\_

Respectfully submitted,

December 11, 2022  
DATE

/s/ Kenneth Steidl  
Kenneth Steidl, Esquire  
Attorney for the Debtor(s)  
STEIDL & STEINBERG  
Suite 2830 – Gulf Tower  
707 Grant Street  
Pittsburgh, PA 15219  
(412) 391-8000  
ken.steidl@steidl-steinberg.com  
PA I.D. No. 34965

Note: An amended matrix of creditors added by the amendment must be submitted on disk with the amendment. Attorneys filing electronically on the Case Management/Electronic Case Filing System may add creditors to the case electronically.

**Fill in this information to identify your case:**

Debtor 1 **Kari R. Marker**  
 First Name Middle Name Last Name

Debtor 2  
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: **WESTERN DISTRICT OF PENNSYLVANIA**

Case number **22-22141**  
 (if known)

☒ Check if this is an amended filing

**Official Form 106E/F**

**Schedule E/F: Creditors Who Have Unsecured Claims**

**12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims**

1. Do any creditors have priority unsecured claims against you?

- ☒ No. Go to Part 2.  
☐ Yes.

**Part 2: List All of Your NONPRIORITY Unsecured Claims**

3. Do any creditors have nonpriority unsecured claims against you?

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

		Total claim	
4.1	<b>Affirm</b> Nonpriority Creditor's Name <b>650 California Street, Floor 12</b> <b>San Francisco, CA 94108</b> Number Street City State Zip Code Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	Last 4 digits of account number When was the debt incurred? <b>Through 10/31/2022</b> As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Charge card used for clothing and household goods</b>	<b>\$1,003.51</b>

Debtor 1 **Kari R. Marker**

Case number (if known) **22-22141**

4.2	<b>Avant/WebBank</b> Nonpriority Creditor's Name  <b>222 N. Lasalle St</b> <b>Chicago, IL 60601</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No  <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>1083</u>  <b>When was the debt incurred?</b> <u>Opened 04/22 Last Active 09/22</u>  <b>As of the date you file, the claim is:</b> Check all that apply  <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input checked="" type="checkbox"/> Other. Specify <u>Credit Card used for Household Items &amp; Supplies</u>	<b>\$395.00</b>
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4.3	<b>Comenity Bank/Buckle</b> Nonpriority Creditor's Name  <b>Po Box 182789</b> <b>Columbus, OH 43218</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No  <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>6238</u>  <b>When was the debt incurred?</b> <u>Opened 07/21 Last Active 6/16/22</u>  <b>As of the date you file, the claim is:</b> Check all that apply  <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input checked="" type="checkbox"/> Other. Specify <u>Charge card used for clothing and household goods</u>	<b>\$258.00</b>
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4.4	<b>Comenity/Big Lots</b> Nonpriority Creditor's Name  <b>Po Box 182120</b> <b>Columbus, OH 43218</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No  <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>0811</u>  <b>When was the debt incurred?</b> <u>Opened 04/22 Last Active 6/14/22</u>  <b>As of the date you file, the claim is:</b> Check all that apply  <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts  <input checked="" type="checkbox"/> Other. Specify <u>Credit Card used for Household Items &amp; Supplies</u>	<b>\$220.00</b>
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Debtor 1 **Kari R. Marker**Case number (if known) **22-22141**

4.5

**Credit One Bank**

Nonpriority Creditor's Name

**Po Box 98872  
Las Vegas, NV 89193**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**☒ No☐ YesLast 4 digits of account number **6660****\$752.00**When was the debt incurred? **Opened 08/18 Last Active 09/22****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Credit Card used for household expenses, clothing, food, gasoline, and utilities**

4.6

**First Premier Bank**

Nonpriority Creditor's Name

**3820 N Louise Ave  
Sioux Falls, SD 57107**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**☒ No☐ YesLast 4 digits of account number **1379****\$545.00**When was the debt incurred? **Opened 06/22 Last Active 08/22****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Credit Card**

4.7

**Lendmark Financial Services**

Nonpriority Creditor's Name

**2118 Usher St.  
Covington, GA 30014**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**☒ No☐ YesLast 4 digits of account number **4706****\$6,226.00**When was the debt incurred? **Opened 03/22 Last Active 08/22****As of the date you file, the claim is:** Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Unsecured**

Debtor 1 **Kari R. Marker**

Case number (if known) **22-22141**

4.8

**Mariner Finance, LLC**

Nonpriority Creditor's Name

**8211 Town Center Dr  
Nottingham, MD 21236**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **1717**

**\$7,029.00**

**When was the debt incurred?** **Opened 5/09/22 Last Active 08/22**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Unsecured loan**

4.9

**Synchrony Bank/Care Credit**

Nonpriority Creditor's Name

**C/o Po Box 965036  
Orlando, FL 32896**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **9753**

**\$1,576.00**

**When was the debt incurred?** **Opened 07/19 Last Active 09/22**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Medical**

4.1  
0

**Total Visa/The Bank of Missouri**

Nonpriority Creditor's Name

**Po Box 84930  
Sioux Falls, SD 57118**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **3008**

**\$454.00**

**When was the debt incurred?** **Opened 09/21 Last Active 09/22**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Credit Card used for household expenses, clothing, food, gasoline, and utilities**

Debtor 1 **Kari R. Marker**Case number (if known) **22-22141**4.1  
1**Total Visa/The Bank of Missouri**Last 4 digits of account number **3385****\$406.00**

Nonpriority Creditor's Name

**Po Box 89028  
Sioux Falls, SD 57109**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesWhen was the debt incurred? **Opened 11/02/20 Last Active 09/22**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed
- Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Credit Card used for household expenses, clothing, food, gasoline, and utilities**

4.1  
2**Value Finance Inc**Last 4 digits of account number **4340****\$688.00**

Nonpriority Creditor's Name

**Pob 248  
Ebensburg, PA 15931**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No☐ YesWhen was the debt incurred? **Opened 07/22 Last Active 10/03/22**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed
- Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☒ Other. Specify **Unsecured**

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

**Avant/WebBank  
222 North Lasalle Street  
Suite 1600  
Chicago, IL 60601**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.2** of (Check one):

- ☐ Part 1: Creditors with Priority Unsecured Claims
- ☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Comenity Bank/Buckle  
Attn: Bankruptcy  
Po Box 182125  
Columbus, OH 43218**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.3** of (Check one):

- ☐ Part 1: Creditors with Priority Unsecured Claims
- ☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Comenity/Big Lots  
Attn: Bankruptcy Dept  
Po Box 182125  
Columbus, OH 43218**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.4** of (Check one):

- ☐ Part 1: Creditors with Priority Unsecured Claims
- ☒ Part 2: Creditors with Nonpriority Unsecured Claims

Debtor 1 **Kari R. Marker**Case number (if known) **22-22141**

Last 4 digits of account number

Name and Address

**Credit One Bank**  
**Attn: Bankruptcy Department**  
**Po Box 98873**  
**Las Vegas, NV 89193**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.5** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**First Premier Bank**  
**Attn: Bankruptcy**  
**Po Box 5524**  
**Sioux Falls, SD 57117**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.6** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Lendmark Financial Services**  
**Attn: Bankruptcy**  
**1735 N. Brown Road, Suite 300**  
**Lawrenceville, GA 30014**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.7** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Mariner Finance, LLC**  
**Attn: Bankruptcy**  
**8211 Town Center Drive**  
**Nottingham, MD 21236**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.8** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Synchrony Bank/Care Credit**  
**Attn: Bankruptcy Dept**  
**Po Box 965064**  
**Orlando, FL 32896**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.9** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Total Visa/The Bank of Missouri**  
**Attn: Bankruptcy**  
**Po Box 85710**  
**Sioux Falls, SD 57118**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.10** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Total Visa/The Bank of Missouri**  
**Attn: Bankruptcy**  
**Po Box 85710**  
**Sioux Falls, SD 57118**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.11** of (Check one):☐ Part 1: Creditors with Priority Unsecured Claims☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

Total claims from Part 1	6a.	Domestic support obligations	6a.	\$	<u>0.00</u>
	6b.	Taxes and certain other debts you owe the government	6b.	\$	<u>0.00</u>
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	<u>0.00</u>
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	<u>0.00</u>
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	<u>0.00</u>
	6f.	Student loans	6f.	\$	<u>0.00</u>



Debtor 1 **Kari R. Marker**

Case number (if known) **22-22141**

**Total  
claims  
from Part 2**

- 6g. **Obligations arising out of a separation agreement or divorce that you did not report as priority claims**
- 6h. **Debts to pension or profit-sharing plans, and other similar debts**
- 6i. **Other.** Add all other nonpriority unsecured claims. Write that amount here.

6g. \$ **0.00**

6h. \$ **0.00**

6i. \$ **19,552.51**

- 6j. **Total Nonpriority.** Add lines 6f through 6i.

6j. \$ **19,552.51**